US APPLICATION No.09/701861

ATTACHMENT B

REFERENCE TO CLAIMS IN DESCRIPTION DOCUMENT

The following references are intended to identify the basis of the claims by identifying as much as possible the relevant Pages and line numbers that each claim is based according to the information in the patent application description document.

CLAIM 1.   **(independent claim)**(updating data at an account server location)

Entire description and drawings particularly **Pages** 4 line 26 to Page 5 line 17. **Page** 7 line 4 to 12. **Page**11 line 17 to 27. **Page** 12 line 10 to **Page** 16 line 7 TO 10.. **Page** 21 line 7

CLAIM 2.(dependant claim)

Page 11 line 1 to 27. **Page** 12 line 10 to 17. **Pages** 14 lines 20 to **Pages** 15 line 6. **Page** 16 line 7 to 10 .

CLAIM 3. (dependant claim)

Page 16 lines 21 to Page 17 lines 5

CLAIM 4. (dependant claim)

Page 17 lines 8 to 15

CLAIM 5. (dependant claim)

Page 11 line 24 to 27. **Page** 14 line 20 to 24. **Page** 20 line 9 to 13 and **Page** 20 line 19 to 26

CLAIM 6. **(independent claim)**(server utilising a direct connection phone number)

Entire description and drawings particularly **Page** 12 line 17 to Page 15 line 23. **Page** 20 line 19 to 26. and **Page** 14 line 20 to Page 15 line 6.

CLAIM 7. (dependant claim)

Page 11 line 17 to 27.

CLAIM 8. (dependant claim)

Page 6 line 21 to Page 7 line 3

CLAIM 9. (dependant claim)

Page 6 line 21 to Page 7 line 3

CLAIM 10. (dependant claim)

Page 17 line 8 to 15. **Page** 12 line 10 to 14

CLAIM 11. (independent claim)(the different address data on a swipe card)

Entire description and drawings

CLAIM 12. (dependant claim)

Page 7 line 4 to 12

CLAIM 13. (dependant claim)

Page 7 line 13 to Page 9 line 5 and **Page** 11 line 24 to 27.

CLAIM 14. (independent claim)(different hardware devices and uses)

Entire description and drawings particularly **Page** 21 line 23 to Page 22 line 20.

CLAIM 15. (dependant claim)

Page 8 line 15 to Page 9 line 5. **Page** 20 line 9 to 13.

CLAIM 16. (dependant claim)

Page 20 line 14 to 26. **Page** 16 line 21 to Page 17 line 5.

CLAIM 17. (dependant claim)

Page 17 line 6 to 15.

CLAIM 18. (dependant claim)

Page 14 line 20 to 24. **Page** 15 line 19 to 23.

CLAIM 19. (independent claim)(pre-paid swipe cards accessing account servers)

Entire description and drawings particularly **Page** 20 line 19 to 23.

CLAIM 20. (dependant claim)

Page 6 line 1 to 9

CLAIM 21. (dependant claim)

Page 6 line 21 to 25

CLAIM 22. (dependant claim)

Page 17 line 16 to Page 20 line 2.

CLAIM 23. (dependant claim)

Page 7 line 13 to 27

CLAIM 24. (dependant claim)

Page 7 line 13 to 27.

CLAIM 25. (dependant claim)

Page 20 line 9 to 13. Page 19 line 12 to 20.

CLAIM 26. (dependant claim)

Page 20 line 27 to Page 21 line 10

CLAIM 27. (dependant claim)

Page 21 line 23 to Page 22 line 5. Page 22 line 9 to 12.

CLAIM 28. (dependant claim)

Page 21 line 23 to Page 22 line20. Page 8 line 3 to 5.

CLAIM 29. (dependant claim)

Page 7 line 4 to 12. Page 11 line 17 to 27.

CLAIM 30. (dependant claim)

Page 21 line 21 to 22. Page 7 line 4 to 12.

<u>USA APPLICATION No. 09/701861</u>

1.   A system for accessing web sites on the Internet utilising web site address data encoded onto a swipe card that includes coordinating the transfer of

5   or request for data over said Internet utilising remote server address data and further data such as individual account access data recorded onto said swipe card and read by a swipe card reader that determines the method of accessing said individual account at said remote server to enable updating said account details according to any charges made

10   against said individual account;

comprising:

a plurality of Internet addressing apparatus said apparatus each comprising:

a computer having a modem a monitor a web browser an email

15   program and phone dialer stored therein;

and

attached to said computer a swipe card reader for swiping swipe cards through said swipe card reader containing a magnetic stripe read head for reading data as recorded on a said swipe card;

20   and

a plurality of remote servers having stored therein a plurality of individual server location addresses and a plurality of individual accounts at said server locations wherein each individual account is represented by its own unique series of digits particular to said each

25   individual account at said server location said servers may also have a plurality of web sites or email client locations or a plurality of direct connection server phone number locations;

and

a plurality of swipe cards which are separate from said computers

30   and said swipe card readers said swipe cards having associated therewith or attached thereto a magnetic stripe which has recorded thereon data as remote server location data or individual account data or individual client email address data or web site address data or URL data or restricted access data or direct connection phone

35   number data;

wherein said data initiation and transfer process, further comprises:

A swipe card reader that contains within itself the means to determine and coordinate the data initiation and transfer method for any specific remote server or location data and or further related data

40   when said data is recorded on a swipe card and read by said swipe card reader. When said swipe card reader reads data from a said swipe card it causes said swipe card reader to activate a data initiation sequence according to the particular data on said swipe card and then select the relevant device driver required to

45

23

enable said swipe card reader to coordinate the actions necessary or that may be employed to facilitate the transfer of said data as read from said swipe card to address said server location and also facilitate the transferal of any further data to said server location if required by said server location before allowing access to said server location or access to an individual account at said server location to enable updating the individual account details according to usage.

and further comprises:

a plurality of remote server locations that are arranged to store a plurality individual accounts, wherein a said server location is also arranged to allow access to a said individual account by use of a swipe card having recorded thereon said server location address data and also said individual account number data of a said individual account thereby enabling access to said individual account to facilitate updating the account details of said individual account at said server location according to charges against said individual account for purchases made at a web site after said swipe card is swiped through said swipe card reader thereby facilitating the access to said individual account at said account server location;

and further comprises;

a plurality of swipe cards that have recorded thereon individual account data at a remote server location. Wherein said data on a said swipe card includes the individual account number relating to an individual account at a said server location said specific number data sequence is used to enable accessing said individual account at said server location after said swipe card is swiped through said swipe card reader that initiates access to said server location then initiates the transfer of said individual account number data to said account server location thereby forming a communication link to said individual account to enable the updating of said individual account details at said account server location according to charges made against said individual account.

2. A system according to claim 1, wherein said swipe card has recorded thereon further data in a form readable by said swipe card reader, further comprising the steps of reading said further data from said swipe card; coordinating the initiation process prior to transferring said further data to a computer for transfer to a remote server location; or coordinating the transfer of said further data to a remote server location directly from said swipe card reader through said browser.

3. A system according to claim 1, wherein a remote server location is arranged to transmit further data to said computer following the receipt of said further data as read from said swipe card by said swipe card reader and transferred to said server location.

24

4. A system according to claim 1, wherein a remote server location is arranged to receive and also store individual account details, wherein said server location is also arranged to update said individual account details according to purchases made at a web site after a swipe card relating to said individual account is swiped through said swipe card reader enabling access to said individual account.

5. A system according to claim 1, wherein a swipe card having recorded thereon remote server access data such as server location address data, individual account data, restricted access data, client email address data, direct connection phone number data or further data in a form readable by said swipe card reader said swipe card reader determining how best to transfer said swipe card data after reading said data from said swipe card then initiating the correct action to best facilitate said data as recorded on said swipe card.

6. A system for obtaining or transferring data to and from a predetermined remote server location via the internet or offline, comprising:

a plurality of Internet and offline addressing apparatus said apparatus each comprising:

a computer, a modem, a monitor and having a web browser, email program and phone dialer stored therein;

a swipe card reader for swiping a swipe card through containing a magnetic stripe read head for reading data as recorded on said swipe card;

a plurality of remote server locations having stored therein a plurality of individual account data said servers locations all having specific addresses;

and

a plurality of swipe cards which are separate from said computers and said swipe card readers, said swipe card comprising a magnetic stripe which has recorded thereon server location address data and remote server phone number data to enable a direct connection to said server location and also individual account data in a form readable by said swipe card reader said individual account data defining an individual account number at a predetermined server location;

Wherein each of said addressing apparatus further comprises:

means for causing said swipe card reader to read said data from a swipe card and to place said data in a buffer whilst the microprocessors in said swipe card reader determines the initiation sequence for transfer of said data received and how it is to be best processed in coordination with said attached computer:

and

means for activating the correct initiation method to address a specific server location and to receive said server location data

25

transferred to said computer from said server location in response to said addressing of said server location and further to transfer data such as individual account number data and any further data required by said server location to facilitate the accessing of said individual account thereby enabling an account transaction to take place at said individual account and also enabling the updating of the account details of said individual account at said server location according to charges made against said individual account.

and a further

means for causing a connection to be made either to an online server location or a direct phone connection to an offline server by use of a swipe card that has both a online server address as well as a direct connection telephone number to an offline server encoded onto said swipe card which may first dial an offline server directly or go to a server location address first if online then dial a connection to said offline server location from online.

said swipe card reader determining the correct method and actions to initiate to access said server location before any data is transferred from said swipe card reader in response to a swipe card being swiped.

7. A system according to claims 1 or 6, in which a swipe card reader by use of an internal ROM and CPU is adapted to store as well as determine the correct initiation sequence when utilising an attached computer in order to best facilitate data as read from a swipe card when said data relates to any of the following;

server location address data;
client email address data;
individual account data;
remote server direct phone number data, or
restricted access server location data.

8. A system according to claims 7, in which said swipe card reader is adapted to read data in magnetic form said data being recorded on a swipe card in magnetic form.

9. A magnetic read head according to claim 8, in which said magnetic read head reads data in magnetic form said data being recorded on a magnetic stripe on a swipe card in magnetic form.

10. A swipe card according to claim 9, having recorded thereon data for connection to an individual account as read from said swipe;

said swipe card reader comprising:

26

means for causing a computer to initiate a transaction on the Internet or offline server utilising account data placed on a swipe card thereby enabling said swipe card reader to identify the data read from said swipe card and determine the correct actions to initiate to enable accessing said account;

Said swipe card being separate from said computer and said swipe card reader.

11. A system using a swipe card and a swipe card reader to access the Internet to obtain information from and also transfer information to a remote server location, comprising:

providing a computer, a monitor and a modem, browser program and email program and phone dialer;

providing a swipe card reader for swiping a swipe card through said swipe card reader containing a magnetic stripe read head for reading address data recorded on a swipe card;

providing a swipe card which is separate from said computer and said swipe card reader;

a portion of said swipe card,

comprising a swipe card which has recorded thereon data in a form readable by said swipe card reader said data defining the action to be taken by said swipe card reader;

presenting said portion of said swipe card to said swipe card reader causing said swipe card reader to read said data from said swipe card and determining the correct action required to utilise said data when recorded on said swipe card;

and

transferring said data to said computer after initiating the correct response to said data on said swipe card and causing said computer to best utilise said data. When said data represents a predetermined remote server location address and any further data to transfer said server location data from said swipe card reader to form a connection to said server location whilst retaining said further data until said data is required by said server location or when said server location is ready to receive said further data;

and

transferring said further data from said swipe card reader to said server location via the Internet thereby creating a communications link to said server, wherein said server requires further informational data said transferring of said further information to and from said server is performed via said communications link on said Internet.

and further comprises

27

A swipe card with a server location address data recorded thereon; and

means for causing said swipe card reader to determine that said server location address data relates to a predetermined web site address on the Internet when said address data is encoded on said swipe card, said swipe card reader initiates the actions of going online if not online and opening a web browser program on said attached computer to transfer said web site address data into the address box of said web browser causing said web browser to address said web site to enable the viewing of said web site on said computer.

and further comprises:

a swipe card with account data and server location data recorded thereon; and

means for causing said swipe card reader to determine that account number data relates to a specific individual account at a specific server location when said swipe card is swiped through said swipe card reader, said swipe card reader initiates a connection to said account server location to enable the transfer of said individual account number from said swipe card reader to said account server location thereby enabling online transactions to take place against said individual account number said account being updated according to charges made against said account as recorded on said swipe card.

and further comprises:

a swipe card with phone number and server location address data recorded thereon; and

means for causing said swipe card reader to determine that telephone number data and server location address data on said swipe card may relate to either a direct telephone line connection to a server location or an Internet connection to said server location to enable the transfer of data to and from said server location. This connection may entail activating a dialer program then placing said phone number in said dialer program and causing said dialer program to dial said telephone number using a modem connected to a phone line to facilitate an offline connection to an offline server location and then utilising said server address data make a connection to a second server online or utilising said server address data for an online server and then utilising said phone number dial a connection to a server offline ;

and further comprises:

a swipe card with a server address and further restricted access data recorded thereon;

and

28

means for causing said swipe card reader to determine that restricted server access data on said swipe card relates to opening a server location on the Internet then waiting for a request from said server location for additional specific data stored in said swipe card reader or computer to enable access to said server location only after said additional data has been received by said server location.

and further comprises:

a swipe card with client email address data and related data recorded thereon;

and

means for causing said swipe card reader to determine that client email address data is specific to an individual client email location when recorded on a swipe card and relates to said email address and to enable the transfer of said email address from said swipe card reader to an email program in said computer to enable sending said email client an email. Said swipe card reader also determining how best to utilise any said further related data.

12. A system utilising device drivers in accordance with claims 1, 6 or 11, said individual device drivers further comprising:

means for coordinating the initiation and transfer of the different individual data sequence requirements for particular data as recorded on a swipe card and as read by a swipe card reader attached to a computer utilising said device drivers, said device drivers may be downloaded from the internet or sent on a disc containing said device driver to assist the transfer process of data as recorded on a said swipe card and as read by a said swipe card reader from a said swipe card that is separate from said computer and said swipe card reader.

13. A swipe card reader in accordance with claim 12 said swipe card reader further comprising:

means within its ROM and CPU to determine the initiation and transfer sequence for data as recorded on a swipe card including any further data that relates to a predetermined location as recorded on said swipe card and to determine if said further data should be held in either the swipe card readers CPU's buffer until requested for by an attached computer or by said server location.

14. Apparatus for use in a system for sending and receiving data to and from a predetermined remote server location on the Internet or offline comprising:

a computer or device having a browser, email program or phone

29

dialer stored therein;

said computer or device containing a swipe card magnetic read head, conversion module, ROM and CPU for reading data recorded on a swipe card;
and

means within said computer or device for determining the different initiation sequence requirements for data as recorded on any two different swipe cards and the correct action to initiate in response to said different data as recorded on each said different swipe card including any further data;
and

means for causing said computer or device to read data from a swipe card utilising said read head and to recognise said data then determine and coordinate the transfer of said data by use of a device driver;
and

means for identifying and determining which actions to initiate in said computer or device using said device driver to help coordinate the transfer of data as read from a swipe card and to enable responding to said server location requesting further data for access as read from said swipe card and stored in said computer or device for verification of said swipe card by said server location before allowing access or updating according to usage.

15. Apparatus for use in a system for sending email via the Internet in accordance with claim 14, comprising:

a computer or device having a swipe card read head, conversion module, CPU and ROM built in for reading data from a swipe card and determine the correct action to take in response to said data on said swipe card;
and;

means for causing said swipe card read head to read said email address data from a swipe card and coordinating said data transfer by use of a device driver to help coordinate the transfer of said address data to an email program;
and

means for enabling said email program utilising said email address data transferred thereto in said computer or device to send email to the client server email address as read from said swipe card.

16. Apparatus for use in a system for sending further data to a web site on the Internet in accordance with claim 14, comprising:

a computer or device having a swipe card read head, conversion module, ROM and CPU built in for reading data from a swipe card and determine the correct action to take in response to said data on

30

the said swipe card;
said

computer, device determining the correct action to take in response to the data on the said swipe card by choosing a device driver to help coordinate said action;
and

means for causing said swipe card read head in conjunction with said computer or device to read said further data from a swipe card and to transfer said further data to said server location when requested by said server location;
and

means for causing said further data to be transferred to a server location to verify said swipe card when accessing or using or viewing restricted access server locations.

17. Apparatus for use in a system for accessing account data via the Internet in accordance with claim 14, comprising:

a computer or device having a browser program, a swipe card read head, conversion module, ROM and CPU built in for reading data from a swipe card and determining the correct action to take in response to said data on the said swipe card;
means for causing said swipe card reader to read said account data from a swipe card and to transfer address data to said browser program; and
means for causing said web browser to address a server location utilising the account address data on said swipe card and to respond to a request for an individual account data from said server location and then to receive the account information transferred to said computer or device from said server location in response to said subsequent data being transferred to said server location.

18. Apparatus for use in a system for connecting to a remote server directly by phone line or via the Internet in accordance with claim 14, comprising:

a computer or device having a browser program, email program or phone dialer, modem a swipe card read head, conversion module, ROM and CPU built in for reading data from a swipe card and determine the correct action to take in response to said data on the said swipe card;
means for causing said swipe card read head to read said phone number data along with further address related data; and
means for determining then causing said computer or device to initiate a connection to a remote server location utilising said phone

31

number data or server location address data as recorded on said swipe card thereby enabling responding to a request for further data from said server location if requested to enable data transferal to and from said server location in response to said further data being transferred to said server location.

19. A system for coordinating the request for or transfer of data over the Internet or offline said data read from a swipe card to determine and initiate the process that includes pre-paid swipe cards, comprising:

a plurality of Internet addressing apparatus, said apparatus each comprising:
a computer or device having a modem a monitor and a web browser, email program and phone dialer stored therein;
and
attached to or part of said computer or device a swipe card reader for swiping swipe cards through said swipe card reader containing a magnetic stripe read head for reading data as recorded on said swipe cards;
and
a plurality of remote servers having stored therein a plurality of individual addresses and a plurality of individual pre paid credit data account locations, and a plurality of account locations, and a plurality of secure access sites, and a plurality of email client addresses, and a plurality of direct connection phone number addresses and further information or data.
and
a plurality of swipe cards which are separate from said computers, said swipe card readers and said remote servers having associated therewith or attached thereto a magnetic stripe which has recorded thereon an individual predetermined client email address data or a server location address or individual account data including pre paid account credit data or restricted access data or direct connection phone number and or including further related data ;

wherein said data initiation and transfer process, further comprises:
A swipe card reader that contains within itself the means to determine and coordinate the data initiation and transfer sequence for remote servers and further related data when said data is recorded on a swipe card and read by said swipe card reader. When said swipe card reader reads data from a said swipe card it causes said swipe card reader to activate a data initiation sequence according to the particular data on said swipe card by first selecting then activating a device driver to enable said swipe card reader to coordinate the actions necessary or that may be required to aid in the transfer and utilisation of said data as read from said swipe card.

and further comprises;

a plurality of account server locations that are arranged to store a plurality of individual account data including pre-paid credit account data at a said account server location wherein said account server location is also arranged to allow access to said individual account data by use of a swipe card having recorded thereon said account server location address data and or direct connection phone number data and or individual account number data of said individual account at said account server thereby enabling access to said individual account data for updating or debiting against said pre paid credit account balance at said individual account according to usage when said swipe card is swiped through said swipe card reader thereby accessing said account;

and further comprises;

a swipe card that has recorded thereon more than one data initiation sequence such as a swipe card that has recorded thereon server location address data and or direct connection phone number and or individual account data. Wherein said data on a said swipe card includes the number of an individual account at a remote server location said data may be for a swipe card that has been purchased prior to accessing said server location and is used to enable accessing said individual account at said server location to enable making charges or debiting said account up to the amount of pre-paid credit available on said individual account at said server location. Said swipe card reader reads said data from said swipe card then determines how best to access said server location before initiating the transfer of said individual account number data to said server location thereby opening said link to said individual account to enable debiting said individual account at said server location according to usage.

and further comprises;

a remote server account location arranged to receive and also store individual account data, wherein said account location is also arranged to monitor usage and update said individual account details continuously in the background according to ongoing usage after a swipe card relating to said individual account is swiped through said swipe card reader thereby opening said individual account.

20. A system in accordance to claims 13 or 19, wherein said swipe card comprises a substrate of paper, card, or plastic with a magnetic stripe placed thereon for recording data thereon.

21. A system in accordance to claim 20, wherein said swipe card has data recorded thereon in magnetic form.

22. A system in accordance to claim 21, wherein said swipe card may be

33

detachably attached to a mass medium print vehicle who's content is relative to the information found at the web site or email address as recorded on said swipe card, for distribution. Said attachment means may be made by use of a glue that will not damage a swipe card when it is removed from said mass medium distribution vehicle. Said distribution may also be by perforation means to enable detaching an individual card from the host or on part of the page itself, friction or a swipe card may be distributed on its own, posted or distributed as a business card for email.

23. A system in accordance to claim 20, for determining the type of data as recorded on a swipe card as read by said swipe card reader; and a means of parsing this data received by use of a microprocessor placed within said swipe card reader to instruct a device driver in an attached computer to perform a task in response to the data as recorded on said swipe card, correctly. Including opening a web browser or email program to enable creating a link to the Internet. Or determining whether to make a direct telephone connection link to a remote server or to go online to the remote server using the Internet and holding data back until it is required sending it.

24. A system in accordance to claims 20, for determining the initiation sequence for data as recorded on a swipe card as read by a swipe card reader; and a means of parsing this data received by use of a program placed within a ROM and CPU to enable performing the task in response to the data as recorded on said swipe card and read by a magnetic read head and received by said ROM and CPU, correctly. Including opening a web browser or phone dialer to enable creating a communication link. Or determining whether to make a direct telephone connection to a remote offline server or whether to go online to a remote server using the Internet or whether to open an email program to accept an email address or how to facilitate individual account data.

25. A system according to claim 22, for accessing a predetermined prepaid individual account at a web site or account server utilising a magnetic swipe card with the prepaid account number recorded thereon for accessing said individual pre paid account to enable updating.
and
means for adjusting the amount of credit available to said pre paid swipe card according to said individual account credit details at said web site or account server location as charges are made against the outstanding balance on said prepaid swipe card.

34

26 Apparatus according to claim 15, using a business card with a magnetic stripe thereon for recording data of a predetermined email address for sending email via the internet, including placing any further relevant data on said swipe business card substantially as herein described with reference to the accompanying description and drawings.

27. Apparatus according to claim 14, where the carrier is a transmissible entity utilising electrical or radio signals and the reading device is an electrical or radio signal receiving device substantially as herein described with reference to the accompanying description and drawings.

28. A Swipe card according to claim 14, for accessing a predetermined address via the internet and using said swipe card with a web site address data recorded on it, or account data recorded on it or secure access data recorded on it or remote server telephone number data recorded on it or restricted access data recorded on it or direct server address data or email address data recorded on it or server phone number recorded on it substantially as herein described with reference to the accompanying description and drawings using a computer or computing device containing a modem and a connection to the Internet.

29. Apparatus according to claim 14, used for accessing a predetermined server location address via the internet using a swipe card reader to enable reading said address from a swipe card with the data recorded on it, substantially as herein described with reference to the accompanying description and drawings using a computer or device with a modem and where the magnetic read head may be part of the computer or device itself.

30. Apparatus according to claim 14, used for coordinating the transfer of data as read from a swipe card by a magnetic read head using a device driver program that may be stored in a computer or in a device after downloading said device driver program from a dedicated web site on the Internet or by use of a disc and disc drive for loading said device driver into said computer or device.

35